

BANKRUPTCY PETITION PREPARERS

In accordance with Section 110 of the Bankruptcy Code, bankruptcy petition preparers are required to fully identify themselves on any documents prepared for filing. Disclosure must be made, within ten (10) days after the date of the filing of the petition, as to any fee received by the preparer from or on behalf of the debtor within twelve (12) months immediately prior to the filing of the case, and any unpaid fee charged to the debtor. Bankruptcy petition preparers found not to be in compliance with these and other provisions of Section 110 may be subject to substantial fines and other serious consequences, including being enjoined from further acting as a bankruptcy petition preparer.

Debtors not represented by an attorney who apply to pay the filing fee in installments must fully disclose whether or not they were assisted by a bankruptcy petition preparer, and the date and amount of any payment made to the preparer. Failure to so disclose will be grounds for rejection of the petition. Debtors should note that, pursuant to Bankruptcy Rule 1006(b)(3), the filing fee must be paid **in full** before payment may be made to an attorney *or any other person* for services rendered in connection with the case; thus, if you are granted permission to pay the filing fee in installments, you must take care not to make any payment to the preparer until the filing fee has been paid in full.